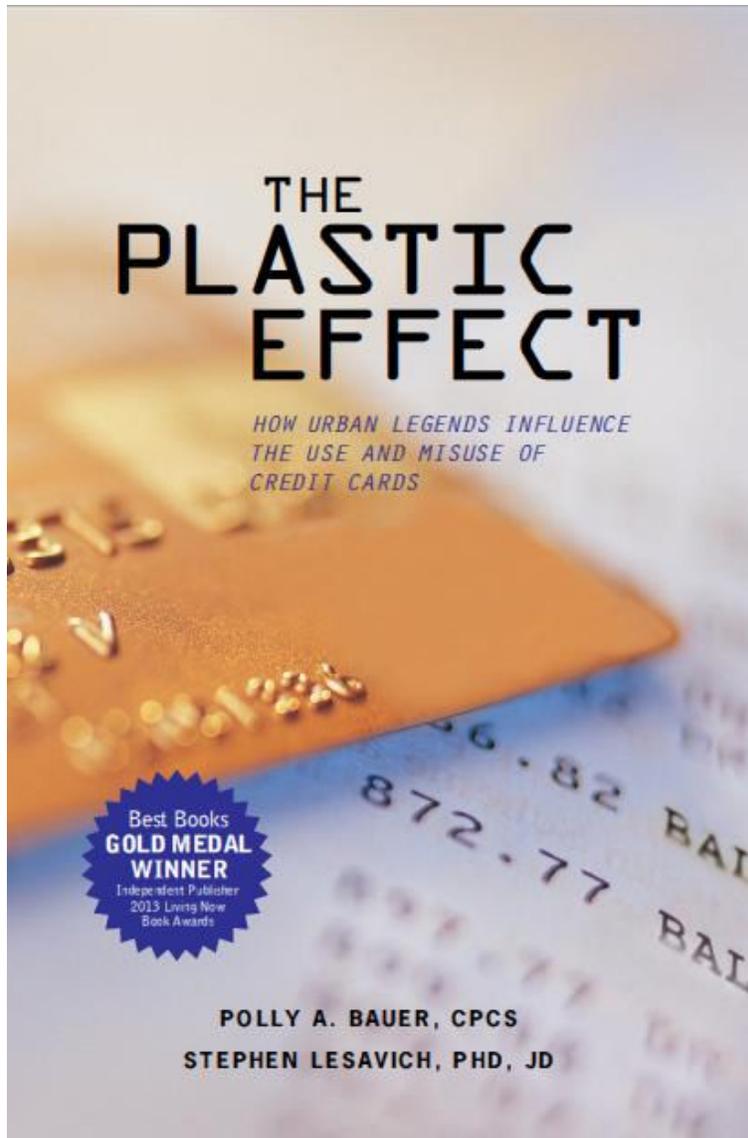


Press Kit – THE PLASTIC EFFECT
Coconut Avenue®, Inc.
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***THE PLASTIC EFFECT – How Urban Legends Influence the Use and Misuse of
Credit Cards***

Polly A. Bauer

Stephen Lesavich, PhD, JD



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BOOK INFORMATION

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BOOK SUMMARY

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Do you have a credit card? Roughly 70% of adults in the U.S. do. In fact, Americans average 3.5 credit cards per person – that’s a lot of plastic!

Even with all that buying power in their wallets, most consumers have no idea the ways that they use (or misuse) their credit cards can affect their health, their relationships, and their credit scores. Many factors go into mounting credit card debt: impulse shopping, health emergencies, the loss of a job, marriage, divorce, a death in the family. With this debt comes stress, arguments, loss of sleep, inability to pay other bills, worry, health problems, crumbling relationships...

Does any of this sound familiar?

Increasing credit card debt and a lack of knowledge about how credit cards really work have created a new social phenomenon called ***The Plastic Effect***. And if you have a credit card, The Plastic Effect can affect YOU.

In this new book, internationally recognized credit card expert, Polly A. Bauer, CPCS and attorney Stephen Lesavich, PhD, JD, have selected 25 of the most common urban legends influencing the use and misuse of credit cards. The authors, as business leaders and credit card users, walk you through these urban legends about how credit cards are used and misused, explaining what is true and what is likely to cause you trouble.

For each of the urban legends the authors include a section called *Plastic Reactions*. Many of our impulsive decisions are a direct result of emotional triggers. Plastic Reactions can be used to assist you to recognize and identify your own emotional triggers, which will help you to make empowering choices when you use your credit cards.

You’ll also get access to resources and additional information about each urban legend, tips from industry experts, and guidance that will help you use your credit cards more intelligently and effectively. You’ll also learn how to understand your credit reports, improve your credit score and manage your debt in a way that puts the power back in YOUR hands.

In short, this book will help you break free of *The Plastic Effect*.

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AWARD WINNING BOOK – GOLD MEDAL WINNER



The Plastic Effect was awarded a gold medal in the 2013 Independent Publisher, [Living Now Book Awards](#). It was judged the BEST book in the finance/budgeting category. "The Living Now Book Awards celebrate the innovation and creativity of newly published books that enhance the quality of our lives, from cooking and fitness to relationships and mature living. The awards are open to all books written in English and intended for the North American market. The gold, silver and bronze medalists in this year's Living Now Book Awards offer a list of books representing some of the fastest-growing segments of book publishing today, and the Living Now Book Awards publicize the importance of these books to readers and their vitality in the marketplace."

Praise for *THE PLASTIC EFFECT*:

1. "Polly A. Bauer combines her deep experience in the credit card industry with her passion for empowering and giving hope to those struggling with credit card problems in her new book, *The Plastic Effect*. A must read for all credit card holders."

[Janet R. Langenderfer](#), Senior Director, Amtrak

2. "Polly Bauer is the world's foremost expert on credit cards. If you want to grow your net worth, protect your portfolio and learn how to leverage the unparalleled power of credit, study this book like your life depended on it."

[Steve Siebold](#), Gove Seibold Group, author of *How Rich People Think*

3. "As an entrepreneur, being credit worthy is always a concern. Last year I paid an expert \$4500 to teach me how to improve the credit for my all my companies. I learned more in *The Plastic Effect* than I did from this so called 'expert.' This book could easily become the new 'financial bible' for business! Nobody knows more about credit than Polly Bauer."

[Dr. Topher Morrison, Ph.D.](#), Professional Speaker, International Event Host and author of *Stop Chasing Perfection and Settle for Excellence*

4. "*The Plastic Effect* is filled with the wisdom that can only come from a true insider. No one knows the credit card industry better than Polly. Buy this book and you will be richer for it!"

[John Paul Engel](#), Knowledge Capital Consulting

5. "Large credit card balances and other financial concerns can be a constant source of individual and family related stress. As a health professional, I see how stress creates physical symptoms that can result in chronic health problems. *The Plastic Effect* is an effective handbook that allows readers to understand and use their credit cards more responsibly. Anyone who is under stress from credit card debt should read this book!"

[Dr. Michelle Robin, D.C.](#), Founder and Chief Wellness Officer (CWO) of, Your Wellness Connection healing center, one of the most successful healing centers in the U.S. and author of *Wellness on a Shoe String* and *The E Factor: Engage, Energize, Enrich – Three Steps to Vibrant Health*

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6. "Not only is Polly Bauer an icon in the credit card business, she is a person with immaculate integrity who speaks and consults from the heart with power and passion! *The Plastic Effect* is a must read for anyone who is seeking how to truly understand, repair, control and manage the plastic in your life. To be aware is the first step in taking control instead of being controlled! Two thumbs up to Polly! From one who was once controlled and is now in control!"

[Roger Anthony](#), Founder and CEO of Crocodiles International, LLC, Motivational Speaker and author of *Now I Understand*, *Tall Poppyship*, *7-Steps to Mastery* and *RINDIN the Puffer*

7. "*The Plastic Effect* provides practical and clear tips to guide us through our rapidly changing and increasingly complex plastic world. As a former partner in what was called a big eight accounting firm and 14 years international experience, I appreciate the financial wisdom that Polly A. Bauer shares with us in *The Plastic Effect*. This book is a must purchase and must read for everyone that wants to take charge of their financial future and understand how credit, and all related aspects in our increasingly plastic life, can be used to our advantage rather than being a source of worry and concern. Reading and applying these practical ideas can save us time, money, sleepless nights and put us in charge."

[James E. Stuebe](#), Javan and Associates, former Director, Latin American Division, Arthur Young & Co.

8. "*The Plastic Effect* is an empowering new handbook offering hope to those struggling with credit card related problems. This book will teach you what you need to know about credit cards, credit scores, credit reports and managing your credit card purchases more responsibly. A must read for anyone using a credit card!"

[Colette Baron-Reid](#), #1 Best Selling author of *The Map: Finding the Magic and Meaning in the Story of Your Life*, Radio Personality, Life Coach Trainer, Life Strategist, Motivational Speaker and Recording Artist

9. "*The Plastic Effect* gives people more power over their financial lives by removing the veil of confusion that prevents them from taking charge of their financial affairs and helps them make decisions that can lead to both greater prosperity and peace of mind. In today's world, this is a must read for everyone!"

[Sonia Choquette](#), New York Times Best-Selling author of *The Answer is Simple*, Radio Personality

10. "*The Plastic Effect* is a springboard for reaching a new level of understanding of how credit cards are used and misused. An empowering and enlightening new book!"

[Jay Herring](#), Cyber-Security Professional and Author

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11. “The principles in *The Plastic Effect* have helped me more clearly understand my credit cards, my credit scores and my credit reports. This book is a phenomenal resource for information and tips for individuals at all levels.”

[Amanda Cole](#), President, GadgitKids

12. “Polly Bauer knows more about credit cards than everybody I know combined. Polly and Stephen have developed *The Plastic Effect* to de-mystify urban myths about credit cards and credit scores. It is an excellent handbook that should be required reading for everyone.”

[Magne Welsh](#), Principal, Conscious Success Consulting



MEET Polly A. Bauer



Polly A. Bauer, CPCS, is an internationally recognized credit card authority, business consultant, professional speaker and award winning author. Polly is considered by many to be “the” preeminent expert on global credit card payment operations and all forms of payment acceptance related to the Internet, direct marketing, and automated payment transactions.

In her prior CEO and management roles, including CEO of the Home Shopping Network (HSN) Credit Corporation, Polly consulted with leading global financial service companies, supported credit card industry policy development, created industry standard systems and practices, and helped numerous businesses avoid fraud.

Polly’s pioneering work in the field of credit card fraud prevention and detection performance has also made her one of the “go-to” credit card consultants by top executives in many different industries. As a merchant advocate, Polly specializes in global payment acceptance, loss prevention, international expansion for credit card acceptance, and customer payment data security.

Polly frequently speaks on both domestic and international stages as a much-sought-after professional platform speaker. She is one of a few select individuals to achieve the Certified Professional Corporate Speaker (CPCS) certification, the highest certification given by the International Association of Corporate Speakers (IACS).

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For interview and press requests and for more information on credit card educational programs, consulting programs, or to book keynote speeches on credit card topics, please contact Polly at:

Polly A. Bauer, CPCS
1324 Seven Springs Boulevard, Suite #308
New Port Richey, FL 34655 USA
Email: polly@pollyabauer.com
Phone: 01.727.410.9813
Fax: 01.727.372.7451
web: www.speakerpollybauer.com

MEET Stephen Lesavich



Stephen Lesavich, PhD, JD, is an attorney in private practice and an award winning author. Stephen received a Ph.D. in computer science from the Illinois Institute of Technology in Chicago and a J.D. degree from the University of Wisconsin Law School. He has also worked professionally as a software engineer and as an adjunct professor at several different universities.

As an attorney, Dr. Lesavich regularly writes, speaks, and is interviewed about legal topics related to business law and intellectual property law (patents, trademarks, and copyrights). His articles and interviews have appeared internationally in many different print and electronic publications, and he is a frequent guest on the radio.

During the course of his legal practice at several different law firms, Stephen has represented such clients as 3Com, GE Medical Systems, Hewlett-Packard, Microsoft, Nike, Open TV, Rambus, Service Master, U.S. Robotics and many others for transactional and litigation matters.

Stephen resigned his position as a partner at a large law firm in Chicago in 2002 to become an entrepreneur and to found his own law firm, which he has grown into a very successful business.

Dr. Lesavich has served on the Board of Directors for several different for-profit and not-for-profit organizations. He has served one or more terms as a member of the Board of Directors for *Willie Dixon's Blues Heaven Foundation* in Chicago. This not-for-profit organization works to preserve the legacy of blues music.

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As a software engineer, Dr. Lesavich has worked professionally for AT&T Bell Laboratories and other high-tech companies where he designed software for telecommunications systems; for the infrastructure of the Internet; and for factory automation, digital control, and robotic systems. He has published a number of technical papers in the computer science arts.

Stephen is an accredited Corporate Speaker (CS) by the International Association of Corporate Speakers (IACS). Dr. Lesavich is a sought-after speaker for lectures and workshops on topics related to the law and technology.

Visit Dr. Lesavich online at: www.lesavich.com

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*Photo of Dr. Lesavich by Kevin Poirier